

Amendments to the Claims:

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for transferring a credit amount out of an online system using a money order, the method comprising:

receiving pay-out instructions at a server computer system from a wide-area computer network coupled to a payor, wherein the pay-out instructions include ~~are chosen from a group consisting of at least two of a payee, a delivery location, and the credit amount,~~ the credit amount having a first value;

~~providing handlers from a first group consisting of a debit card handler, a bank handler, and a credit card handler;~~

receiving a first choice for a first handler from ~~the first group~~ a first group consisting of a debit card handler, a bank handler, and a credit card handler, the first handler operable to receive the credit amount from the payor using a debit card, a bank funds transfer, or a credit card;

transferring the credit amount from at least one of the choices for the first handler to the online system;

~~providing handlers from a second group consisting of a promotion handler and a money order handler;~~

converting credit amount from the first value to a second value;

receiving a first ~~second~~ choice, from the payee, for a money order handler ~~second handler from the second group~~ for preparation of the money order according to the pay-out instructions, the second handler operable to create the money order to pay the credit amount to the payee; and

sending the pay-out instructions to the second handler; and
providing the money order from the second handler to the payee.

2. (Original) The method for transferring the credit amount out of the online system using the money order as recited in claim 1, wherein the delivery location is chosen from a group consisting of an agent location and an address of the payee.

3. (Original) The method for transferring the credit amount out of the online system using the money order as recited in claim 1, further comprising steps of:

receiving the pay-out instructions at the second handler;
printing the money order according to the pay-out instructions; and
sending the money order to the delivery location.

4. (Original) The method for transferring the credit amount out of the online system using the money order as recited in claim 1, further comprising steps of:

receiving the pay-out instructions at the second handler;
printing the money order according to the pay-out instructions; and
holding the money order at the second handler for pick-up by the payee.

5. (Original) The method for transferring the credit amount out of the online system using the money order as recited in claim 1, further comprising a step of storing the credit amount in a stored value fund associated with one of the payor and the payee.

6. (Original) The method for transferring the credit amount out of the online system using the money order as recited in claim 1, wherein the second handler is an agent location capable of printing money orders.

7. (Original) The method for transferring the credit amount out of the online system using the money order as recited in claim 1, further comprising steps of:

creating a temporary stored value fund for the payee; and
storing the credit amount in the stored value fund.

8. (Original) The method for transferring the credit amount out of the online system using the money order as recited in claim 1, further comprising steps of:

storing the credit amount in a first stored value fund associated with the payor;
and

transferring the credit amount from the first stored value fund to a second stored value fund associated with the payee.

9. (Cancelled)

10. (Currently Amended) A method for transferring a credit amount out of an online system using a payment instrument, the method comprising:

receiving pay-out instructions at a server computer system from a wide-area computer network coupled to a payor, wherein the pay-out instructions include ~~are chosen from a group consisting of at least two of a payee, a delivery location, and the credit amount, the credit amount having a first value;~~

determining a first handler associated with the payor, the first handler operable to receive the credit amount from the payor;

receiving the credit amount at the first handler;

transferring the credit amount from the first handler to the online system;

creating a temporary stored value fund for one of the payor and the payee if a stored value fund does not exist for the one;

storing the credit amount in the temporary stored value fund, wherein the temporary stored value fund is the online system;

converting credit amount from the first value to a second value;

determining a second handler for preparation of the payment instrument according to the pay-out instructions, the second handler operable to pay the credit amount to the payee;
sending the pay-out instructions to the second handler; ~~and~~
transferring the second value of the credit amount from the temporary stored value fund to the second handler; and
providing the second value of the credit amount from the second handler to the payee.

11. (Original) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the payment instrument is chosen from the group consisting of: a money order, a cashiers check, a tellers check, a certified check, a gift certificate, and a coupon.

12. (Previously Presented) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, further comprising a step of electronically notifying at least one of the payor and payee of the payment instrument, wherein the electronic notification is chosen from a group consisting of at least one of a web page, an instant message, an e-mail message, a pager message, and a wireless phone message.

13. (Original) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the server computer system comprises a plurality of computers coupled together by a computer network.

14. (Previously Presented) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the first handler is chosen from a group consisting of at least one of a bank service, a credit card service, a debit card service, an agent location, a stored value fund, and an airline mileage program.

15. (Previously Presented) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the second handler is chosen from a group consisting of at least one of a gift certificate issuing service, an electronic gift certificate issuing service, and a money order issuing service.

16. (Original) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the credit amount corresponds to at least one of: currency, monetary value, airline mileage, promotional program points, gift certificate credit, and commodities.

17. (Original) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, further comprising steps of:
retrieving a trigger condition that initiates the second-listed transferring step; and
determining when the trigger condition is satisfied.

18. (Previously Presented) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 17, wherein the trigger condition is chosen from a group consisting of at least one of:

a credit balance in the stored value fund meeting a threshold; and
a period of time expiring.

19. (Original) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 10, wherein the payor, the first handler, the second handler and the payee are remotely located with respect to each other.

20. (Cancelled)

21. (Currently Amended) A method for transferring a credit amount out of an online system using a payment instrument, the method comprising:

receiving pay-out instructions at a server computer system from a wide-area computer network coupled to a payor, wherein the pay-out instructions include ~~are chosen from a group consisting of at least two of a payee, a delivery location, and the credit amount,~~ the credit amount having a first value;

determining a first handler associated with the payor, the first handler operable to receive the credit amount from the payor;

receiving the credit amount at the first handler;

transferring the credit amount from the first handler to the online system;

storing the credit amount in a stored value fund associated with one of the payor and payee;

~~providing a plurality of second handlers, wherein the second handler is one of a first group consisting of a debit card handler, a bank handler, a credit card handler, a promotion handler, and a money order handler;~~

receiving a choice of ~~[[the]]~~ a second handler from the first group one of a first group consisting of a debit card handler, a bank handler, a credit card handler, a promotion handler, and a money order handler for preparation of the payment instrument according to the pay-out instructions;

converting credit amount from the first value to a second value;

sending the pay-out instructions to the second handler; and

transferring the credit amount from the stored value fund to the second handler;

and

providing the second value of the credit amount from the second handler to the payee.

22. (Original) The method for transferring the credit amount out of the online system using the payment instrument as recited in claim 21, wherein the payment

Appl. No. 10/045,632
Amdt. dated November 20, 2007
Reply to Office Action of July 24, 2007

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instrument is chosen from the group consisting of: a money order, a cashiers check, a tellers check, a certified check, a gift certificate, and a coupon.

23. (Cancelled)